

Stockton Citizens Advice 2025-26

Here when it matters most

Contents

3 Welcome From Our CEO

4 Why Our Work Matters

6 Our Impact

8 The Value of SDAIS

11 Case Study: Joanna's Story

12 The Difference We Made This Year

14 A Holistic Embedded Service

15 Innovation & Added Values

16 Our Funders & Partners

17 Thank you from our Chair

We're Stockton Citizens Advice - your local Citizens Advice, here for people across Stockton-on-Tees when they need it most.

Welcome from our CEO



Sarah McPhie

Welcome from our CEO

This year has once again shown why Stockton Citizens Advice matters so much to our borough.

Across Stockton-on-Tees, many people are facing poverty, debt, low income, poor health, housing difficulties and rising household costs. These challenges are rarely simple or isolated, and many residents come to us at a point of real stress or crisis.

In 2025–26, we supported more than 7,600 unique clients and responded to over 65,000 enquiries. We secured £14.1 million in financial outcomes for local people and helped write off £3.5 million of unmanageable debt for local debt clients. Behind these figures are families able to heat their homes, manage arrears, access benefits and feel more in control of their lives.

Our impact is also wider than the people we support directly. This year, our work delivered an estimated £65.9 million in value to society, showing that advice prevents crisis, strengthens households and reduces pressure on public services.

I am incredibly proud of our staff, volunteers and trustees, whose compassion, skill and resilience make this work possible. I am also grateful to our funders and partners across the council, health services, schools, foodbanks, community organisations and the wider Citizens Advice network.

As demand continues to grow, our commitment remains clear: to provide free, independent and trusted advice, and to be here for Stockton residents when they need us most.

Sarah McPhie

Why our work matters

In Stockton, poverty isn't just a statistic- it's a daily reality for thousands. Rising debt, low incomes, and complex challenges mean **people are falling through the cracks.**

Nearly 1 in 3 children in Stockton lives below the poverty line. But our team helps catch them, providing practical, local support that gets results.



We know what makes a difference

increasing household income, clearing unmanageable debt, and helping people access the support they're entitled to.

That's what our team at Stockton Citizens Advice does, every single day. We offer free, independent and confidential advice to those who need it most, from a visible and accessible high street hub shared with local wellbeing services.



Our clients come from all walks of life, but many face real disadvantage

64%

live in social or private rented housing

72%

have a disability or long-term health condition

54%

have a household income under £1,300 a month

Our Impact

When people in Stockton don't know where else to turn, they turn to us.

In 2025–26, we supported thousands of local residents to deal with problems that could have pushed them into crisis – from benefits and debt, to housing, energy bills and employment. Many people came to us with more than one issue at a time, and often after trying other routes that hadn't worked.

59,000+
detailed advice issues recorded for local residents enquiries

1,600+
quick queries answered through brief advice and signposting

- Most people we helped were facing **multiple, complex problems,** not just one issue
- The most common advice areas were **benefits and tax credits, debt, housing, and energy and utilities**
- We worked with over **xxxx partners** – from the council and NHS teams to community organisations, foodbanks and schools – to make sure people could reach us quickly and get joined-up support

At A Glance

We're seeing rising complexity and increasing first-time clients - particularly around benefits and debt.

65,000+
enquiries

7600+
unique clients supported

£14.1m
secured in financial outputs for clients

97.5%
client satisfaction

£3.5m
debt written off*

80
Partners

***local debt* clients**

The Value of SDAIS

Investing in Stockton Citizens Advice isn't just the right thing to do - it saves money, prevents crisis, and creates millions in value for the borough every year.

These figures are taken from Citizens Advice using our data collected from Casebook our data entry system.

£65.9m

Total value to society delivered in 2025/26

The Value of SDAIS

For every £1 invested...

£4.46
Fiscal savings (to government services)



£12.65
Value to people helped (clients directly)

£29.54
Public value (to society)

The Value of SDAIS

Savings for Stockton Borough Council

£13.8m

saved by preventing homelessness, evictions, and reducing demand on mental health services

£43,078

saved through Council Tax arrears support

Savings for the NHS

£3.2m

saved by reducing GP and mental health service use, and helping people stay in work



Direct Impact for Local People

£17.5m

overall value to clients through increased income, reduced debts, and improved wellbeing

Support that prevents crisis, strengthens households, and builds resilience

Case Study: Joanna's Story

Joanna, 40, lives with her 10-year-old child in a housing association property. She has a chronic respiratory condition and depends on Universal Credit, Child Benefit, and Council Tax Support to get by.

Rising fuel bills made it hard to keep her home warm. To cut costs, Joanna avoided using her heating, which worsened her health and added to her stress.

With our support, Joanna successfully applied for Personal Independence Payment (PIP), securing an extra £103.10 a week. She also received tailored energy-saving advice worth around £358 a year, along with information on emergency help such as fuel and food vouchers.

This has given Joanna more financial stability. She can now heat her home properly, protect her health, and feel more confident about supporting her child's wellbeing.



The difference we made this year

In 2025-26, we helped thousands of local people secure real, measurable outcomes:

£14.1 million

in extra income for residents- helping families heat their homes, feed their children, and reduce stress.

£3.5 million

in debt written off - lifting the burden of unmanageable debt that can lead to homelessness, mental health issues, and family breakdown.

"I was at breaking point. They helped me sort my debts, claim the benefits I didn't even know I was entitled to, and gave me hope again."

The difference we made this year

£51,000+

in repayments rescheduled - giving breathing space to people trapped by arrears.

9,764

financial outcomes delivered for 2,632 Stockton clients, evidencing the scale and depth of support provided.

£2,841

gained on average, per client, in income or debt relief - support that can be the difference between coping and crisis.

"It was such a relief to talk to someone who understood what I was going through."

"I felt more in control after the appointment and had a clear plan to move forward."

A holistic, embedded service

Our clients rarely face just one problem. **They come to us with 4–5 issues on average - benefits, debt, housing, employment, relationships.**

Because we're embedded in the community and co-located with a **Wellbeing Hub** in a central high street location, we're able to offer whole-person support that's easy to access, trusted, and joined-up with wider services.

Being on the high street isn't just symbolic, but means people can find us when they're at their lowest, without needing referrals or appointments. **Co-located with mental health services, our hub offers visible, stigma-free support that people trust.**

The impact isn't just financial. **People tell us they feel calmer, more in control, and more able to move forward after receiving support.**

And because we're not tied to rigid categories or time limits, we can walk with clients until they're truly back on their feet.





Innovation and added value

We also hold a national Debt Relief Order (DRO) contract, which last year enabled £18.1 million in debt write-offs across the UK.

Through this, we generate income that we reinvest to strengthen our local offer - ensuring Stockton residents benefit from national resources and smarter ways of working.

This flexibility in how we use funding means we can fill gaps, respond faster, and deliver support that reflects real life, not just reportable outputs.

Our funders and project partners

We are extremely grateful to the following organisations who supported our work through grants and contracts.

- Stockton-on-Tees Borough Council
- National Lottery Community Fund
- Awards for All
- Money and Pensions Service (MaPS)
- Access to Justice Foundation
- Billingham and Stockton Foodbank
- Roseworth Big Local
- Billingham Town Council
- Change Grow Live (CGL)
- Energy Saving Trust
- Energy Redress Scheme
- Northern Gas Networks rk
- Northern Powergrid (North East)
- Energy Advice Project
- LEAP

Thank you from our Chair



Jon Carling

The figures in this report speak for themselves. Stockton Citizens Advice has helped local people access an additional £14.1 million in additional benefits, and to write off £3.5million in debt. Overall our organisation contributes a staggering £65.9 million value to society.

But we are not really about figures. We are about making a difference to people's lives. There are too many people in Stockton suffering from poor health, not able to work, and struggling to pay bills. The staff and volunteers at Stockton Citizens Advice work with the local community all the time. They understand the issues they face and they go the extra mile to provide the support that changes lives.

The past couple of years have seen changes, with a new CEO for the organisation and several new Board members. I would like to thank warmly my two predecessors, Ann McCoy and Gary Emerson, for the tremendous commitment they showed, over many years. Stockton CAB is under strong leadership with Sarah McPhie as our CEO, and she has a great team of staff and volunteers who deliver an excellent service.

On behalf of the Board of Trustees, many thanks for the excellent service that you deliver

citizens advice Stockton



support@stockton-cab.co.uk
01642 633877
www.stockton-cab.co.uk

citizens advice Stockton

Registered Address: Stockton & District Advice & Information Service, 32 Dovecot Street, Stockton-on-Tees, TS18 1LN

Registered in England Company Number: 5053647. Registered under the Charities Act number: 1105391. Authorised and regulated by the Financial Conduct Authority FRN 617755.